PAGE 117 * RCVD AT 7/12/2010 1:01:18 PM [Eastern Daylight Time] * SVR:USPTO-EFXRF-5/28 * DNIS:2738300 * CSID:914 969 2992 * DURATION (mm-ss):01-48

RAYMOND A. JOAO, ESQ. 122 BELLEVUE PLACE YONKERS, NEW YORK 10703 (914) 969-2992 HECEIVED CENTRACFAX'CENTER JUL 1 2 2010

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FAX COVER SHEET

To: The United States Patent and Trademark Office

From: Raymond A. Joao, Esq.

Date: July 12, 2010

Fax No.: 571-273-8300

No. Pages: 7 (including cover)

Re: TRANSMITTAL LETTER FOR TERMINAL DISCLAIMER
REGARDING U.S. PATENT NO. 6,725,201 - U.S. Patent
Application Serial No. 10/764,632

To Whom It May Concern:

Please find transmitted herewith a TRANSMITTAL LETTER FOR TERMINAL DISCLAIMER REGARDING U.S. PATENT NO. 6,725,201 for filing in the above-identified application.

Respectfully Submitted,

Raymond A. Joao Reg. No. 35,907

PAGE 617 * RCVD AT 7112/2010 1:01:18 PM [Eastern Daylight Time] * SVR:USPTO-EFXRF-5/28 * DNIS:2738300 * CSID:914 969 2992 * DURATION (mm-55):01-48

PTO/SB/17 (10-08)
Approved for use through 09/30/2010. OMB 0851-0032
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE ふこうじょくにし Under the Paperwork Reduction Act of 1995 no persons are required to respond to a collection of information unless it displays a valid OMB control number ENTREE FAX CENTER Complete if Known Effective on 12/08/2004. pursuant to the Consolidated Appropriations Act, 2005 (H.R. 4818), Application Number 10/764,632 FEE TRANSMIT 26 Filing Date JANUARY 2004

For FY 2009				First Named Inventor R		RAYMOND A. JOAO						
XXX Applicant claims small entity status. See 37 CFR 1.27			27	Examiner Name V		/. LUBIN						
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FEE CALCULATION	-											
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4. OTHER FEE(S) Non-English Specification, \$130 fee (no small entity discount)												
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(Attorney/Agent) RAYMOND A JOAO Date Name (Print/Type) //0 This collection of Information is required by 37 CFR 1.138. The information is required to obtain or retain a benefit by the public which is to fite (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1,14. This collection is estimated to take 30 minutes to complete, including gathering, preparing, and aubmitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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Effective on 12/08/2004, Fees pursuant to the Consolidated Appropriations Act, 2005 (H.R. 4818).			U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMM eapond to a collection of information unless it displays a valid OMB control in Complete If Known					
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This collection of information is required by 37 CFR 1.136. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 30 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will very depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patient and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patients, P.O. Box 1450, Alexandria, VA 22313-1450.

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I hereby certify that this correspondence is being transmitted via facsimile transmission to the United States Patent and Trademark Office at 571-273-8300 on July 12, 2010.

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RJ213

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT: RAYMOND A. JOAO

SERIAL NO.: 10/764,632

FILED : JANUARY 26, 2004

FOR : APPARATUS AND METHOD FOR PROVIDING INSURANCE

PRODUCTS, SERVICES AND/OR COVERAGE FOR LEASED

ENTITIES

EXAMINER : V. LUBIN

GROUP : 3626

Mail Stop Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

TRANSMITTAL LETTER FOR TERMINAL DISCLAIMER REGARDING U.S. PATENT NO. 6,725,201

Sir:

This is a Transmittal Letter for Terminal Disclaimer regarding U.S. Patent No. 6,725,201. Applicant submits herewith, for entry in the above-identified application, a Terminal Disclaimer regarding U.S. Patent No. 6,725,201.

PAGE 3/7 * RCVD AT 7/12/2010 1:01:18 PM [Eastern Daylight Time] * SVR:USPTO-EFXRF-5/28 * DNIS:2738300 * CSID:914 969 2992 * DURATION (mm-ss):01-48

Please find transmitted herewith the following for the filing of the Terminal Disclaimer regarding U.S. Patent No. 6,725,201 in the above-identified application:

- 1. Terminal Disclaimer To Obviate A Double Patenting
 Rejection Over A "Prior" Patent form for the Terminal
 Disclaimer regarding U.S. Patent No. 6,725,201;
- 2. Credit Card Payment Form for \$70.00, for payment of the required Terminal Disclaimer fee for the Terminal Disclaimer regarding U.S. Patent No. 6,725,201; and
- 3. Fee Transmittal Sheet (in duplicate), for the payment of the above required Terminal Disclaimer fee.

Applicant respectfully requests that the Terminal Disclaimer regarding U.S. Patent No. 6,725,201 be entered in the above-identified application.

Respectfully Submitted,

Raymond A. Joao

Reg. No. 35,907

July 12, 2010 Raymond A. Joao, Esq. 122 Bellevue Place Yonkers, New York 10703 (914) 969-2992